

In Re:

STEPHAN GERARD JANOSIK,

Debtor(s)

Bankruptcy No. 17-70450JAD

Related to Docs. #39 and 40

Chapter 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE  
 AND TERMINATING INCOME ATTACHMENT**

**AND NOW**, this 6th day of April, 2018, **IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE** and that the Debtor(s) remain legally liable for all of his/her debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. § 349, and creditors are directed to title 11 U.S.C. § 108 (c) for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this notice.

**IT IS FURTHER ORDERED** that if this case is dismissed, with prejudice, pursuant to 11 U.S.C. § 109(g), the Debtor is ineligible to file bankruptcy under any chapter for one-hundred eighty (180) days.

**IT IS FURTHER ORDERED** that each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment order knows to stop the attachment, the Debtor shall serve a copy of this order on each such employer and entity immediately.

**IT IS FURTHER ORDERED** that the court retains jurisdiction over the Trustee's Final Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

**IT IS FURTHER ORDERED** that the Clerk shall give notice to all creditors of this dismissal.

  
**JEFFERY A. DELLER**  
 U.S. Bankruptcy Judge

cm: **All Creditors And All Parties In Interest**

FILED  
 4/6/18 11:21 am  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA



**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Stephan Gerard Janosik  
 Debtor

Case No. 17-70450-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: amaz  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 9

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db Stephan Gerard Janosik, 934 Shamrock Lane, Newry, PA 16665  
 cr +The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation,  
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207  
 14641923 +Evey & Black Attorneys, 401 Allegheny Street, Hollidaysburg, PA 16648-2011  
 14652439 +Freedom Township Water & Sewer Authority, 131 Municipal Street, East Freedom, PA 16637-8158

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Apr 07 2018 01:13:31 Ditech Financial LLC,  
 PO BOX 0049, Palatine, IL 60055-0001  
 14641921 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 07 2018 01:13:31 Ditech Financial LLC,  
 Attn: Customer Service, PO Box 6172, Rapid City, SD 57709-6172  
 14681851 E-mail/PDF: resurgentbknofications@resurgent.com Apr 07 2018 01:15:15  
 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,  
 Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14740931 E-mail/Text: blegal@phfa.org Apr 07 2018 01:13:58 PHFA/HEMAP, 211 NORTH FRONT ST,  
 PO BOX 8029, HARRISBURG, PA 17105  
 14641922 +E-mail/Text: blegal@phfa.org Apr 07 2018 01:13:58 PHFA, 211 North Front Street,  
 Harrisburg, PA 17101-1466

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO  
 cr\* +Freedom Township Water & Sewer Authority, 131 Municipal Street, East Freedom, PA 16637-8158  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK  
 AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED  
 CERTIFICATES, SERIES 2004-5 bkgroup@kmlawgroup.com  
 Jeffrey A. Muriceak on behalf of Creditor Freedom Township Water & Sewer Authority  
 jmuriceak@eveyblack.com, choover@eveyblack.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4